

FLOODS: FILING MY CLAIM



MY HOME IS FLOODED...

I DON'T HAVE INSURANCE

that covers flooding caused by an overflow of a body of water.



The **Ministry of Public Safety (MSP)** will compensate you.

I HAVE INSURANCE

that covers flooding caused by an overflow of a body of water.



If the losses incurred **are less** than the coverage purchased, your private insurer will compensate you in full.



If the losses incurred **exceed** the coverage purchased, you will be compensated by your private insurer and the MSP.

KEY STAGES:

» CONTACT your private insurer to check your insurance coverage

» You are INSURED

1. VALIDATE the coverage amount
2. If the damage EXCEEDS your coverage amount, also contact MSP

» You are NOT INSURED

1. Request written CONFIRMATION from your insurer
2. CONTACT MSP

» KEEP ALL INVOICES for disbursements made to avoid further damage and meet your needs

» GOVERNMENT PROGRAM:

The Ministry of Public Safety (MSP) offers assistance for essential belongings, based on specific criteria. <https://www.securitepublique.gouv.qc.ca/en/civil-protection/floods-information-citizens.html>

QUESTIONS? WE ARE HERE FOR YOU.

514 288-4321 | 1 877 288-4321 | Mondays to Fridays
Montreal area | Elsewhere in Quebec | 8:30 a.m. to 4:30 p.m.

www.infoassurance.ca